

Medicare Savings Program Criteria

Program	Income Criteria	Resources Criteria	Medicare Part A and Part B Entitlement	Other Criteria	Benefits
Full Medicaid	Determined by State depending on Medicaid eligibility	Determined by State, usually \$2000	Have Part A and Part B	Income and resource criteria are lower than QMB criteria	<ul style="list-style-type: none"> • Full Medicaid coverage • Medicaid pays for Part A (if any) and Part B premiums and cost sharing for Medicare services
QMB Only	≤100% of the FPL*	≤3 times SSI** resource limit, adjusted annually in accordance with increases in CPI***.	Part A	N/A	<ul style="list-style-type: none"> • Medicaid pays for Part A (if any) and Part B premiums, deductibles, coinsurance, and copayments for Medicare services.
QMB Plus	≤100% of the FPL	≤3 times SSI resource limit adjusted annually in accordance with increases in CPI.	Part A	Meets financial criteria for full Medicaid benefits	<ul style="list-style-type: none"> • Medicaid pays for Part A (if any) and Part B premiums, deductibles, coinsurance, and copayments; and • Full Medicaid coverage to the extent consistent with State Plan.
SLMB Only	>100% but <120% of the FPL	≤3 times SSI resource limit adjusted annually in accordance with increases in CPI.	Part A	N/A	<ul style="list-style-type: none"> • Medicaid pays for Part B Premiums
SLMB P***	>100% but <120% of the FPL	≤3 times SSI resource limit adjusted annually in accordance with increases in CPI.	Part A	Meets financial criteria for full Medicaid benefits	<ul style="list-style-type: none"> • Medicaid pays for Part B Premiums; and • Full Medicaid coverage to the extent consistent with State Plan.
Qualified Individuals (QI)	≥120% of FPL but <135% of FPL	≤3 times SSI resource limit, adjusted annually in accordance with increases in CPI	Part A	N/A	<ul style="list-style-type: none"> • Medicaid pays for Part B Premiums
Qualified Working Disabled Individuals (QWDI)	≤200% of FPL	≤2 times SSI resource limit	Lost Part A benefits due to their return to work; eligible to enroll in and purchase Part A coverage	N/A	<ul style="list-style-type: none"> • Medicaid pays for Part B Premiums

*FPL = Federal Poverty Line

**SSI = Supplemental Security income

***CPI = Consumer Price Index